

Certificate Number: 15111-NJ-DE-033085338

Bankruptcy Case Number: 18-21421



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 9, 2019, at 8:41 o'clock PM EDT, Heather Morgan Pizza completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 9, 2019 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education